

SINGLE FAMILY DEFAULT MONITORING SYSTEM (SFDMS) CODES

DELINQUENCY/DEFAULT STATUS CODES

General Account Delinquency (AD) – further reporting is required

Status Code	Definition	Guidance for Usage: Use selected code to advise HUD that...
42	Delinquent	The account is delinquent, and there is no other action reportable. This code must be reported as the initial delinquency code.
24	Government Seizure	There has been a government seizure.
31	Probate	The property is subject to probate (often a reason for foreclosure delay).
32	Military Indulgence	The servicer has granted a delinquent servicemember forbearance or foreclosure proceedings have been stayed under the provisions of the Servicemembers Civil Relief Act or any similar state law.
34	Natural Disaster	The property is in a Presidentially-declared disaster area (as defined by FEMA).
AS	HUD FC Moratorium	The foreclosure is on hold at HUD's written direction.
78	Borrower Program Assistance Received	The mortgagor applied for and has been approved for receiving assistance from a state, local, or federal program (such as the Emergency Homeowners Loan Program (EHLP) and the Hardest Hit Fund).

Delinquency Workouts (AL) – further reporting is required

Status Code	Definition	Guidance for Usage: Use selected code to advise HUD that...
06	Formal Forbearance Plan	Mortgagor has been approved for a formal forbearance plan, which is a written agreement that is designed to bring the loan current within six months.
08	Trial Payment Plan	Mortgagor has been approved for a trial payment plan and is making the required trial payments.
09	Special Forbearance	Mortgagor has been approved for a Special Forbearance due to unemployment.
10	Partial Claim Started	Mortgagor has been approved for a Partial Claim.
11	Promise to Pay	Mortgagor advises that the loan will be brought current by making a one-time payment. This code can only be reported if the loan has already been reported as at least 30 days delinquent.
12	Repayment/Informal Forbearance Plan	Mortgagor has been approved for an informal forbearance plan, which is an oral agreement to bring the loan current within three months or less.

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Status Code	Definition	Guidance for Usage: Use selected code to advise HUD that...
15	Preforeclosure Acceptance Plan Available	The mortgagor has been approved to participate in the Pre-foreclosure sale program.
26	Refinance Started	The mortgagor has been approved for a refinance.
28	Modification Started	The mortgagor has been approved for a Loan Modification.
36	FHA-HAMP Standalone Partial Claim Started	Mortgagor has been approved for a HAMP standalone Partial Claim, after successful completion of the FHA-HAMP Trial Payment Plan.
37	FHA-HAMP Standalone Modification Started	Mortgagor has been approved for a HAMP standalone Loan Modification, after successful completion of the FHA-HAMP Trial Payment Plan.
39	FHA-HAMP Trial Payment Plan	Mortgagor has been approved for a Trial Payment Plan under FHA-HAMP.
41	FHA-HAMP Modification/Partial Claim Started	Mortgagor has been approved for a HAMP Loan Modification and Partial Claim, after successful completion of the FHA-HAMP Trial Payment Plan.
44	Deed-in-Lieu Started	The mortgagor has been approved for a deed in lieu and processing has begun.
3B	Prequalified for 601	The case meets criteria for an Accelerated Claim.
AA	Complete Financials Received and In Review	Mortgagee has received complete financial information from the mortgagor and review for placement into an appropriate loss mitigation tool has begun.
AH	Streamlined Financials Received and In Review	Mortgagee has received streamlined financial information from the mortgagor and review for final approval for a streamlined tool has begun.
AQ	Option Failure	Mortgagor has failed to perform under the terms of the Loss Mitigation tool utilized by mortgagee.

Ineligible for Loss Mitigation (AI) – further reporting is required

Status Code	Definition	Guidance for Usage: Use selected code to advise HUD that...
AO	Ineligible for Loss Mitigation	Mortgagee either has completed loss mitigation evaluation (24 CFR 203.605) and the mortgagor has been found to be ineligible, or the mortgagor is eligible but declines the loss mitigation tool offered.
AP	Ineligible for Loss Mitigation Due to No Response	Mortgagor is ineligible for any loss mitigation relief because the mortgagor has not responded to any collection efforts and/or solicitations for loss mitigation.

Account in Foreclosure (AF) – further reporting is required

Status Code	Definition	Guidance for Usage: Use selected code to advise HUD that...
95	State Mandated Delay &/or Mediation	Foreclosure cannot be initiated or the foreclosure process is on hold due to a state mandated delay, a state law change, or referral of the loan to mediation. Please note, this may be reported before the status code 68 as applicable.
96	Federal Law Mandated Delay &/or Mediation	Foreclosure cannot be initiated or the foreclosure process is on hold due to a federal mandated delay, a federal law change, or referral of the loan to mediation. Please note, this may be reported before the status code 68 as applicable.
68	First Legal Action to Commence Foreclosure	The first public legal action required to initiate foreclosure was completed.
33	Contested Foreclosure	Foreclosure is placed on hold due to mortgagor contesting the foreclosure.
1A	Foreclosure Sale Held	The foreclosure sale was held.
1E	Eviction Started	The first public action to initiate eviction was taken.

Account in Bankruptcy (AB) – further reporting is required

Status Code	Definition	Guidance for Usage: Use selected code to advise HUD that...
65	Chapter 7 Bankruptcy	Mortgagor filed petition of bankruptcy under Chapter 7.
66	Chapter 11 Bankruptcy	Mortgagor filed petition of bankruptcy under Chapter 11.
67	Chapter 13 Bankruptcy	Mortgagor filed petition of bankruptcy under Chapter 13.
59	Chapter 12 Bankruptcy	Mortgagor filed petition of bankruptcy under Chapter 12.
69	Bankruptcy Plan Confirmed	Bankruptcy court confirmed the bankruptcy plan.
76	Bankruptcy Court Clearance Obtained	Bankruptcy is no longer a bar to foreclosure.

Account Reinstated (AR) – reporting on this case is concluded, unless it returns to a delinquency status

Status Code	Definition	Guidance for Usage: Use selected code to advise HUD that...
20	Reinstated by Mortgagor Who Retains Homeownership w/o Loss Mitigation Intervention	Mortgagor reinstated delinquency without use of Loss Mitigation (a Special Forbearance, Loan Modification, Partial Claim, or FHA-HAMP), without the use of an informal or formal forbearance/repayment plan, without the use of borrower assistance, or without a promise to pay.
21	Reinstated by Assumptor	Mortgage reinstated by Assumptor.
98	Reinstated after Loss Mitigation Intervention	Mortgagor reinstated delinquency with benefit of Loss Mitigation (a Special Forbearance, Loan Modification, Partial Claim, or FHA-HAMP), with the use of an informal or formal forbearance/repayment plan, with the use of borrower assistance, or was brought current as agreed when a promise to pay was made.

Claim Termination of Insurance (CT) – reporting on this case is concluded

Status Code	Definition	Guidance for Usage: Use selected code to advise HUD that...
17	Pre-foreclosure Sale Completed	Pre-foreclosure sale has been held.
46	Property Conveyed to Insurer	Property was conveyed to HUD (the insurer).
47	Deed-in-Lieu Completed & Property Conveyed	Deed in lieu of foreclosure was completed & property conveyed to HUD.
48	Claim without Conveyance of Title	A third party purchased the property at foreclosure where HUD authorized the use of the Claim without Conveyance of Title procedure.
49	Assignment Completed	An assignment was completed for an ACD, Section 247 or Section 248 case.

Non-Claim Termination of Insurance (NC) – reporting on this case is concluded

Status Code	Definition	Guidance for Usage: Use selected code to advise HUD that...
13	Paid in Full	The mortgage loan has been paid in full.
29	Charge-off	The mortgagee has charged off part of the funds that would have paid the account in full. No claim will be filed with HUD.
30	Third Party Sale	The foreclosure was held, but a third party paid the indebtedness in full. No claim will be filed with HUD.
73	Property Redeemed	According to state law requirements the Borrower redeemed the property after the foreclosure sale. The loan is paid in full and no claim will be filed with HUD.

Account Cancel (AC) - Case Reported in Error – further reporting requirements are based on the reporting requirements of the last correctly reported Default Status Code.

Status Code	Definition	Guidance for Usage: Use selected code to advise HUD that...
25	Cancel	Advise that the last status code was reported in error. Required when an incorrect default status code under summary codes AR, CT, or NC reported, as codes under these summary codes would have closed the default episode. Reporting the 25 're-opens' the episode closed in error, allowing further reporting.

List of Codes Removed from Use

Status Code	Definition	Guidance for Usage: Use selected code to advise HUD that...
14	Current	Removed from approved list effective 9/30/1997 (ML 97-18)
19	Partial Reinstatement	Removed from approved list effective 10/31/2006 (ML 06-15)
39	Pre-Claim Enrolled	Removed from approved list effective 10/31/2006 (ML 06-15); repurposed as FHA HAMP Trial Modification Plan in ML 09-39.
41	Supplemental Pre-Claim	Removed from approved list effective 10/31/2006 (ML 06-15); repurposed as FHA HAMP Modification Started in ML 09-39.
43	Foreclosure Started	Removed from approved list effective 10/31/2006 (ML 06-15)
45	Foreclosure Completed	Removed from approved list effective 10/31/2006 (ML 06-15)
77	Foreclosure Deed Recorded	Remove effective date of Mortgagee Letter.
1G	Eviction Completed	Remove effective date of Mortgagee Letter.
22	Servicing Transferred or Sold to Another Mortgagee	Remove effective date of Mortgagee Letter.

DELINQUENCY/DEFAULT REASON CODES

Default Reason Code	Cause of Default	Guidance for Usage: Use selected code to advise HUD that...
01	Death of Principal Borrower	The delinquency is attributable to the death of the principal Borrower.
02	Illness of Principal Borrower	The delinquency is attributable to a prolonged illness that keeps the principal Borrower from working and generating income.

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Default Reason Code	Cause of Default	Guidance for Usage: Use selected code to advise HUD that...
03	Illness of Borrower's Family Member	The delinquency is attributable to a principal Borrower having incurred extraordinary expenses as the result of the illness of a Family Member or having taken on the sole responsibility for repayment of the mortgage debt as the result of the Co-Borrower's illness.
04	Death of Borrower's Family Member	The delinquency is attributable to a principal Borrower having incurred extraordinary expenses as the result of the death of a Family Member or having taken on the sole responsibility for repayment of the mortgage debt as the result of the Co-Borrower's death.
05	Marital Difficulties	The delinquency is attributable to problems associated with a separation or divorce, such as a dispute over ownership of the property, a decision not to make payments until the divorce settlement is finalized, or a reduction in the income to repay the mortgage debt.
06	Curtailment of Income	The delinquency is attributable to a reduction in the Borrower's income, such as a garnishment of wages, a change to a lower paying job, reduced commissions or overtime pay, or loss of a part-time job.
07	Excessive Obligations – Same Income, Including Habitual Nonpayment of Debts	The delinquency is attributable to a Borrower having incurred excessive debts (either in a single instance or as a matter of habit) that prevent them from making payments on both those debts and the mortgage debt.
08	Abandonment	The delinquency is attributable to a Borrower having abandoned the property for reasons that are not known by the Mortgagee (because the Mortgagee has not been able to locate the Borrower).
09	Distant Employment Transfer	The delinquency is attributable to a Borrower being transferred or relocated to a distant job location and incurring additional expenses for moving and housing in the new location, affecting their ability to pay both those expenses and the mortgage debt.
10	Neighborhood Problem	The delinquency is attributable to the property's location, which affects the Borrower's ability to pay the mortgage debt.
11	Property Problem	The delinquency is attributable to the condition of the property's improvements (substandard construction, expensive and extensive repairs needed, etc. requiring due of funds that would have been available for the Mortgage Payment) or to the Borrower's dissatisfaction with the property or neighborhood.
12	Inability to Sell Property	The delinquency is attributable to an employment-related transfer.

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Default Reason Code	Cause of Default	Guidance for Usage: Use selected code to advise HUD that...
13	Inability to Rent Property	The delinquency is attributable to Borrower needing Rental Income to make the Mortgage Payments and having difficulty in finding a tenant following an employment-related transfer.
14	Military Service	The delinquency is attributable to the principal Borrower having entered Active Duty status and their military pay is insufficient to enable the continued payment of the existing mortgage debt.
15	Other	Should be rarely used – additional reason codes at the request of the industry have been added; indicates that the delinquency is attributable to reasons that are not otherwise included in the list.
16	Unemployment	The delinquency is attributable to a reduction in income resulting from the principal Borrower having lost their job.
17	Business Failure	The delinquency is attributable to a self-employed principal Borrower having a reduction in income and/or excessive obligations that are the direct result of the failure of their business to remain a viable Entity or, at least, to generate sufficient profit that the Borrower can rely on to meet their personal obligations.
19	Casualty Loss	The delinquency is attributable to the Borrower having incurred a sudden, unexpected property loss as the result of an accident, fire, storm, theft, earthquake, etc.
22	Energy-Environment Cost	All other factors remained the same, but funds that would have been available for the Mortgage Payment have been used for sharp increases in utility costs or costs associated with the removal of environmental hazards in or near the property.
23	Servicing Problems	The delinquency is attributable to the Borrower being dissatisfied with the way the mortgage servicer is servicing the mortgage or with the fact that the servicing of the mortgage has been transferred to a new mortgage servicer.
26	Payment Adjustment	The delinquency began after either an increase in Principal and Interest (P&I) for an ARM or after an escrow analysis where one or more escrow item increased, including the spreading of the amount needed to repay an escrow shortage over the next year.

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Default Reason Code	Cause of Default	Guidance for Usage: Use selected code to advise HUD that...
27	Payment Dispute	The delinquency is attributable to a disagreement between the Borrower and the mortgage servicer about the amount of the Mortgage Payment, the acceptance of a partial payment, or the application of previous payments, resulting in the Borrower's refusal to make payments until the dispute is resolved.
29	Transfer of Ownership Pending	The delinquency is attributable to the Borrower having agreed to sell the property and deciding not to make any additional payments.
30	Fraud	The delinquency is attributable to a legal dispute arising out of a fraudulent or illegal action that occurred after or in connection with the origination of the mortgage.
31	Unable to Contact Borrower	For use with 30 and 60 Day delinquencies where contact with the Borrower has not yielded a response; should be used rarely for any 90 Day or more delinquency. Indicates that the reason for delinquency cannot be ascertained because the Borrower cannot be located or has not responded to the servicer's inquiries.
55	Related to National Emergency Declaration	The delinquency is attributable to a National Emergency declaration or other type of Disaster Declaration that is not associated with a natural disaster.
INC	Incarceration	The delinquency is attributable to the principal Borrower having been jailed or imprisoned (regardless of whether they are still incarcerated).